

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-17061-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher T. Pacheco
aka Christopher Trumain Pacheco, aka
Chris T. Pacheco, aka Christoph T.
Pacheco
330 Monroe Ave
Woodbine, NJ 08270

Social Security No.:

xxx-xx-3332

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/16/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 16, 2025

JAN: cmf

Jeanne Naughton
Clerk

In re:
Christopher T. Pacheco
Debtor

Case No. 22-17061-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 16, 2025

Form ID: 148

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher T. Pacheco, 330 Monroe Ave, Woodbine, NJ 08270-2317
519698764	+ FT&T/Mercury Financial, PO Box 84064, Columbus, GA 31908-4064
519698772	Macys/Citi Bank, N.A., 911 Duke Blvd, Mason, OH 45040
519698773	+ Macys/Citi Bank, N.A., PO Box 6789, Sioux Falls, SD 57117-6789
519698775	+ Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226-3573
519710585	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519698779	+ Woodbine Borough Office, 501 Washington Ave, Woodbine, NJ 08270-2024

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	May 16 2025 20:51:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
519698755	+ EDI: CAPITALONE.COM	May 17 2025 00:40:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519752104	+ EDI: AIS.COM	May 17 2025 00:40:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519744987	EDI: Q3G.COM	May 17 2025 00:40:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
519698759	+ Email/PDF: creditonebknotifications@resurgent.com	May 16 2025 21:04:42	Credit One, PO Box 98873, Las Vegas, NV 89193-8873
519698761	+ Email/PDF: creditonebknotifications@resurgent.com	May 16 2025 21:05:18	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
519698763	+ Email/Text: Mercury@ebn.phinsolutions.com	May 16 2025 20:50:00	FB&T/Mercury, 700 22nd Avenue South, Brookings, SD 57006-2822
519698767	EDI: IRS.COM	May 17 2025 00:40:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519698768	Email/Text: assetrecovery@jerseyshorefcu.org	May 16 2025 20:50:00	Jersey Shore FCU, 1434 New Rd, Northfield, NJ 08225
519735060	+ Email/Text: rmcowell@slgcollect.com	May 16 2025 20:51:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100,

District/off: 0312-1

User: admin

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519698771	Email/Text: Bkynotices@lendingpoint.com	May 16 2025 20:51:00	Cherry Hill, NJ 08034-1925 Lending Point LLC, 1201 Roberts Blvd, Bldg B200, Kennesaw, GA 30144
519740267	Email/PDF: resurgentbknofications@resurgent.com	May 16 2025 21:05:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519698774	^ MEBN	May 16 2025 20:49:50	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519766189	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk VA 23541
519755976	EDI: Q3G.COM	May 17 2025 00:40:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
519698776	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 16 2025 20:50:00	State Of NJ, Division Of Taxation, PO Box 245, Dept. Of Treasury, Trenton, NJ 08695-0245
519698777	+ EDI: CITICORP	May 17 2025 00:40:00	THD/CBNA, One Court Square, Long Island City, NY 11120-0001
519698778	+ EDI: CITICORP	May 17 2025 00:40:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519698756	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519698757	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519698758	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519698760	*+	Credit One, PO Box 98873, Las Vegas, NV 89193-8873
519698762	*+	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
519698765	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519698766	*	Internal Revenue Service, PO Box 725 Special Procedures Function, Springfield, NJ 07081
519698769	*P++	JERSEY SHORE FCU, 1434 NEW ROAD, NORTHFIELD NJ 08225-1104, address filed with court:, Jersey Shore FCU, 1434 New Rd, Northfield, NJ 08225
519698770	*P++	JERSEY SHORE FCU, 1434 NEW ROAD, NORTHFIELD NJ 08225-1104, address filed with court:, Jersey Shore FCU, 1434 New Rd, Northfield, NJ 08225

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC tue67813@temple.edu
Rebecca K. McDowell	on behalf of Creditor Jersey Shore Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
Seymour Wasserstrum	on behalf of Debtor Christopher T. Pacheco mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8